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PATENT
020529CIP

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Broadbent et al.
Serial No.: 09/804,942
Filed : March 13, 2001
Title : METHOD AND APPARATUS FOR AN ADVANCED SPEECH
RECOGNITION PORTAL FOR A MORTGAGE LOAN MANAGEMENT
SYSTEM

INFORMATION DISCLOSURE STATEMENT

Pittsburgh, Pennsylvania 15222
June 17, 2004

Commissioner for Patents
P.O. Box: 1450
Alexandria, VA 22313-1450

Dear Commissioner:

Applicant, in accordance with the duty of disclosure pursuant to 37 C.F.R. § 1.56,
hereby advises the United States Patent and Trademark Office of the reference listed
on the accompanying form PTO-1449 *Information Disclosure Statement by Applicant*.

A copy of the reference cited therein is enclosed.

"Express Mail" mailing label number EU990162281US
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ATTORNEY DOCKET NO. 020529CIP

Applicant notes that although the cited reference may be relevant to the examination of the above-referenced application, under 37 C.F.R. § 1.97(h), the filing of this *Information Disclosure Statement by Applicant* "shall not be construed to be an admission that the information cited in the statement is, or is considered to be, material to patentability as defined in § 1.56(b)."

Applicant hereby authorizes the United States Patent and Trademark Office to charge any necessary fees to deposit account No. 11-1110.

Respectfully submitted,



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Approved for use through 10/31/2002. OMB 0651-0031

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| Substitute for form 1449A/PTO | | | | <i>Complete if Known</i> | |
| | | | | Application Number | 09/804,942 |
| | | | | Filing Date | March 13, 2001 |
| | | | | First Named Inventor | Broadbent |
| | | | | Art Unit | |
| | | | | Examiner Name | |
| (use as many sheets as necessary) | | | | | |
| Sheet | 1 | of | 1 | Attorney Docket Number | 020529CIP |

| U.S. PATENT DOCUMENTS | | | | | |
|-----------------------|-----------------------|--|--------------------------------|--|---|
| Examiner Initials* | Cite No. ¹ | Document Number | Publication Date MM-DD-YYYY | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear |
| | | Number - Kind Code ² (if known) | | | |
| | | 5,995,947 | 11-30-1999 | Fraser et al. | |
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| FOREIGN PATENT DOCUMENTS | | | | | |
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